

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name;

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

"INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD"

the specification of which: is attached hereto.

was filed on: _____

as United States Application No.: _____

or PCT International Application No.: _____

and was amended on: _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 C.F.R. § 1.56.

And I hereby authorize and request our agents, Hunton & Williams, whose address is set forth below, to insert above, if necessary, the filing date and application number of said application when known.

Prior Foreign Application(s)

I hereby claim foreign priority benefits under 35 U.S.C. §§ 119(a)-(d) or (f), or § 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or § 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below by checking the box, any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed:

Application Number	Country	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed
				Yes <input type="checkbox"/> No <input type="checkbox"/>
				Yes <input type="checkbox"/> No <input type="checkbox"/>

Application Number	Country	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claim d
				Yes <input type="checkbox"/> No <input type="checkbox"/>

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing (day, month, year)
60/280,146	02 April 2001

Prior United States Application(s)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
10/279,863	25 October 2002	Pending
10/028,964	27 December 2001	Pending

And I hereby appoint, both jointly and severally, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the Hunton & Williams attorneys and agents associated with

CUSTOMER NUMBER 21967

All correspondence and telephone communications should be addressed to:

CUSTOMER NUMBER 21967

corresponding to the law firm of Hunton & Williams; Intellectual Property Department; 1900 K Street, N.W.; Suite 1200; Washington, DC 20006-1109; telephone number (202) 955-1500; facsimile number (202) 778-2201.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

**NAME OF SOLE OR FIRST
INVENTOR:**

A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name _____ Family Name _____
(first and middle (if any)) **David** or Surname **HANSON**
Citizenship: **USA**
Residence: **1650 Los Gamos Drive, San Rafael, CA 94903**
Mailing Address: **(same as above)**

NAME OF SECOND INVENTOR: A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name _____ Family Name _____
(first and middle (if any)) **Terry** or Surname **CADIGAN**
Citizenship: **USA**
Residence: **1537 Marlin Place, Rohnert Park, CA 94928**
Mailing Address: **(same as above)**

NAME OF THIRD INVENTOR: A petition has been filed for this unsigned inventor

Signature _____ Date _____
Given Name _____ Family Name _____
(first and middle (if any)) **Eugene** or Surname **MANNACIO**
Citizenship: **USA**
Residence: **428 Alameda De La Loma, Novato, CA 94949-5938**
Mailing Address: **(same as above)**

NAME OF FOURTH INVENTOR: A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name

(first and middle (if any)) **Perry**

Family Name

or Surname

ALLENCitizenship: **USA**Residence: **1281-F Valley Oak Court, Novato, CA 94947**Mailing Address: **(same as above)****NAME OF FIFTH INVENTOR:** A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name

(first and middle (if any)) **Roger**

Family Name

or Surname

DESJARDINSCitizenship: **USA**Residence: **194 Raleigh Tavern Lane, North Andover, MA 01845**Mailing Address: **(same as above)****NAME OF SIXTH INVENTOR:** A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name

(first and middle (if any)) **Gerri**

Family Name

or Surname

CHISHOLMCitizenship: **USA**Residence: **5 Meadowlark Court, Novato, CA 94947**Mailing Address: **(same as above)****NAME OF SEVENTH INVENTOR:** A petition has been filed for this unsigned inventor

Signature _____

Date _____

Given Name

(first and middle (if any)) **Madge**

Family Name

or Surname

GRAHNCitizenship: **USA**Residence: **120 Solano Street, San Rafael, CA 94901**Mailing Address: **(same as above)**